

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
New Jersey**In Re: **Francisco C Ledesma
Shirley Ledesma**Case No.: **18-35049**Judge: **JKS**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original
☐ Motions Included☒ Modified/Notice Required
☐ Modified/No Notice RequiredDate: 11/2/2021THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney DGB Initial Debtor: FCL Initial Co-Debtor S L

Part 1: Payment and Length of Plan

- a. The debtors have paid \$21,475.00 to date, and shall pay \$300.00 Monthly to the Chapter 13 Trustee, starting in November 2021 for approximately 2 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
- ☐ Refinance of real property:
Description:
Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$_____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$_____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Goldman & Beslow LLC	Attorney fees	Unknown
Harvey I Marcus	Prior attorney fees	\$3050.00
Marie Ann Greenberg, Ch. 13 Trustee	Trustee commissions	Unknown
Internal Revenue Service	Taxes	\$0.00
State of New Jersey Division of Taxation	Taxes	\$5067.36

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES

the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Toyota	Leased 2016 Toyota Corolla	\$11,925.00 per creditor's motion for relief from stay	Surrender in full satisfaction of debt
Wilmington Savings	60 East 1st Street, Clifton NJ 07011	\$290,000.00	Surrender in full satisfaction of debt for purposes of bankruptcy and to discharge debt. debtor retains all rights to property under New Jersey State Law.

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

American Honda Finance
Nissan Motor Acceptance Corp/Infinity

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☒ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ ___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
Dept of Ed/Navient (all student loans)	Student loans	Outside plan when due	Outside plan when due
Navient (all student loans)	Student loans	Outside plan when due	Outside plan when due
Nelnet (all student loans)	Student loans	Outside plan when due	Outside plan when due

Part 6: Executory Contracts and Unexpired Leases ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Commissions
- 2) Other Administrative Claims - including Attorney Fees & Costs
- 3) Priority Claims
- 4) Secured Claims
- 5) Lease Arrearages
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 1/15/2020.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Surrendering property for bankruptcy purposes only. Shortening life of plan to 36 months as debtors are below median	Accounting for surrender of property and completing case in 36 months.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

- ☒ NONE
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: November 2, 2021

/s/ Francisco C Ledesma
Francisco C Ledesma

Debtor

Date: November 2, 2021

/s/ Shirley Ledesma

Shirley Ledesma

Joint Debtor

Date November 2, 2021

/s/ David Beslow, Esq.

David Beslow, Esq. 5300

Attorney for the Debtor(s)

In re:
Francisco C Ledesma
Shirley Lyn C Ledesma
Debtors

Case No. 18-35049-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 10, 2021

User: admin
Form ID: pdf901

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Total Noticed: 75

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2021:

Recip ID	Recipient Name and Address
db/jdb	Francisco C Ledesma, Shirley Lyn C Ledesma, 60 E 1st St, Clifton, NJ 07011-1004
518008566	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517936152	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
517936153	+ Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517936161	+ First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
517963368	+ Nelnet obo College Assist, c/o Education Credit Management Corp. PO Box 16358, St. Paul, MN 55116-0358
518133909	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
517936148	+ Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
517936151	+ Nissan-Infinity, Attn: Bankruptcy, PO Box 660360, Dallas, TX 75266-0360
518449312	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517936149	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
517936177	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
518747149	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518049121	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517936178	+ Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424
518063148	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
519307306	+ US Bank Trust NA, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
519307307	+ US Bank Trust NA, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501, US Bank Trust NA SN Servicing Corporation 95501-0305
517936179	+ US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
518570360	+ Wilmington Savings Fund Society, FSB, c/o AMIP Management, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740-2799

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 10 2021 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 10 2021 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: rmscedi@recoverycorp.com	Nov 10 2021 20:46:12	Synchrony Bank/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517936146	Email/Text: ebnbankruptcy@ahm.honda.com	Nov 10 2021 20:38:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
517936150	+ Email/Text: ebnbankruptcy@ahm.honda.com	Nov 10 2021 20:38:00	America Honda Finance, Attn: Bankruptcy Dept, PO Box 168088, Irving, TX 75016-8088
517936147	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Nov 10 2021 20:37:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Fl, Coral Gables, FL 33146-1873
518021274	Email/PDF: MerrickBKNotifications@Resurgent.com		

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User: admin

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Date Rcvd: Nov 10, 2021

Form ID: pdf901

Total Noticed: 75

		Nov 10 2021 20:46:19	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517936154	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 10 2021 20:46:11	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518017009	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 10 2021 20:46:15	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517936155	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 10 2021 20:46:11	Capital One Services, LLC, PO Box 30285, Salt Lake City, UT 84130-0285
518057303	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 10 2021 20:46:04	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517936156	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 10 2021 20:38:00	Comenity Capital/mprc, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517936157	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 10 2021 20:38:00	Comenitycb/modellvisa, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517936158	+ Email/PDF: creditonebknofications@resurgent.com	Nov 10 2021 20:46:02	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
517936160	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 10 2021 20:46:13	Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
517936180	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 10 2021 20:46:04	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
518057277	Email/Text: bnc-quantum@quantum3group.com	Nov 10 2021 20:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517936159	+ Email/PDF: pa_dc_ed@navient.com	Nov 10 2021 20:46:21	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517936162	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Nov 10 2021 20:38:00	Genesis Bc/celtic Bank, Attn: Bankruptcy, 268 South State Street Ste 300, Salt Lake City, UT 84111-5314
518048635	Email/PDF: resurgentbknofications@resurgent.com	Nov 10 2021 20:46:13	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517936163	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 10 2021 20:46:11	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517936164	+ Email/PDF: pa_dc_claims@navient.com	Nov 10 2021 20:46:12	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518048381	Email/PDF: pa_dc_claims@navient.com	Nov 10 2021 20:46:21	Navient CFC, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
518048380	Email/PDF: pa_dc_claims@navient.com	Nov 10 2021 20:46:02	Navient PC TRUST, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
518062769	Email/PDF: pa_dc_claims@navient.com	Nov 10 2021 20:46:02	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
517936165	+ Email/Text: electronicbkydocs@nelnet.net	Nov 10 2021 20:38:00	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
518033724	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 10 2021 20:46:12	Portfolio Recovery Associates, LLC, C/o Synchrony Car Care, POB 41067, Norfolk VA 23541
518709186	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 10 2021 20:46:20	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518709187	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 10 2021 20:46:01	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518051779	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		

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518046979	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 10 2021 20:46:02	Portfolio Recovery Associates, LLC, c/o Bp, POB 41067, Norfolk VA 23541
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518028562	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 10 2021 20:46:02	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
518046940	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 10 2021 20:46:02	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
517964125	+ Email/Text: JCAP_BNC_Notices@jcap.com	Nov 10 2021 20:38:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518044248	Email/Text: bnc-quantum@quantum3group.com	Nov 10 2021 20:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518044250	Email/Text: bnc-quantum@quantum3group.com	Nov 10 2021 20:38:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518025084	Email/Text: bnc-quantum@quantum3group.com	Nov 10 2021 20:38:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
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517936166	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2021 20:46:09	Synch/ccsycc, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517936167	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2021 20:46:10	Synch/cheapair Dc, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518050744	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2021 20:46:09	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517936169	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2021 20:46:09	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517936432	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2021 20:46:09	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517936170	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2021 20:46:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517936171	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2021 20:46:09	Synchrony Bank/ Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517936172	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2021 20:46:18	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517936173	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2021 20:46:00	Synchrony Bank/Banana Republic, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517936174	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2021 20:46:10	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

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517936175	+ Email/PDF: gecsedl@recoverycorp.com	Nov 10 2021 20:46:10	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517936176	+ Email/PDF: gecsedl@recoverycorp.com	Nov 10 2021 20:46:10	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
518062733	+ Email/Text: bncmail@w-legal.com	Nov 10 2021 20:38:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 55

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518052154	*+	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1873
518570361	*+	Wilmington Savings Fund Society, FSB, c/o AMIP Management, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740-2799

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2021 at the address(es) listed below:

Name	Email Address
David G. Beslow	on behalf of Debtor Francisco C Ledesma yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com
David G. Beslow	on behalf of Joint Debtor Shirley Lyn C Ledesma yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Metropolitan Life Insurance Company dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Maxine Evans	amipbk@ghidottiberger.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com

District/off: 0312-2

User: admin

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Date Rcvd: Nov 10, 2021

Form ID: pdf901

Total Noticed: 75

Rebecca Ann Solarz

on behalf of Creditor Metropolitan Life Insurance Company rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9